CHAPTER 10

Neighborhoods & Housing

Introduction

As the housing market in Lynchburg and the region changes over the next twenty years, so must residential development standards. The City's zoning and subdivision ordinances must adapt to meet new housing trends and demands while protecting the fabric of the City's neighborhoods.

A primary goal of the Plan is to improve the livability of the City's neighborhoods through conservation, stabilization, and revitalization. The Citizens of Lynchburg are proud of their neighborhoods and feel their homes are a good value and well built. Many of the City's neighborhoods are home to people who also work in the City, serve on neighborhood committees, and participate in community activities. According to the City's Neighborhood Map, developed in 1993, there are over 40 distinct neighborhoods throughout the City, including traditional neighborhoods and more conventional subdivisions. Residents continue to invest time and energy in improving their neighborhoods and homes. The goals, objectives, and strategies of this element support those efforts and are intended to improve the livability of the City's neighborhoods.

Context & Recommendations

Neighborhood Partnership

Currently, a plethora of public agencies, City departments, local and private housing providers, and local businesses are organized to support Lynchburg residents and potential homebuyers. To improve these individual efforts, the City should create a single public or public-private organization—a Neighborhood Partnership—that is charged with increasing levels of cooperation and collaboration among groups. Recommendations for such an organization should be developed under the direction of the City Manager, in conjunction with a newly created Ad Hoc Neighborhoods Task Force. Other cities have successfully implemented similar programs; the Roanoke Neighborhood Partnership, the Hampton Neighborhood Initiative, and the Blacksburg Neighborhood Enhancement Program serve as excellent models.

The responsibilities of the Neighborhood Partnership organization will vary but should include:

- Providing technical support to neighborhood organizations.
- Preparing community-based neighborhood plans.
- Developing an outreach program and increasing awareness of housing investment opportunities.
- Identifying needed services and amenities to support neighborhood livability.
- Increasing the effectiveness of the City's Code Enforcement Task Force.
- Identifying vacant or undeveloped sites appropriate for housing development.

It is important to emphasize the key role of an active citizenry in developing community-based neighborhood plans. Neighborhood planning varies from being resident-driven to being an official planning activity pursued by City planning staff. Most cities or towns rely on an active citizenry to get organized and to facilitate their own planning processes. In such cases, City planning staff often serve as consultants and coaches to neighborhood leaders and organizations in support of neighborhood planning activities. In other cases, certain neighborhoods are selected by planning staff, based on objective criteria, and a more formal neighborhood planning process is pursued. Both processes result in planning recommendations that are based on significant public input, formally adopted, and incorporated into the Plan.

Neighborhood Fabric

Many residential neighborhoods are also home to local institutions, places of worship, schools, and other facilities. To maximize the positive impacts these institutions have on the City's neighborhoods, the City should encourage all institutions to work with surrounding neighborhoods to prepare master plans that document the institution's expansion projects and their impacts. To improve connections within neighborhoods, the City should extend sidewalks and pedestrian paths between residential areas and parks, natural areas, institutions, and other public amenities.

A well-planned and preserved neighborhood street.

Many residents have expressed great pride in their neighborhoods and support efforts to improve the identity of all neighborhoods as part of a single larger community. The City should support installation of attractive identification signs at neighborhood entries, improvements in landscaping in public rights of way, and creation of an "adopt a neighborhood" program to coordinate cleanup efforts and activities.

Housing Market Conditions and Opportunities

To ensure that all current and future City residents are served by a range of housing opportunities, a variety of housing types in a range of prices must be available. It is important to remember that housing must be considered on a regional basis, since residents of the area may choose to live outside the City although they may work and shop in Lynchburg. Although there was a steady growth in single family home building permits in the City from 1990-1998, the number of single family home building permits elsewhere in the metropolitan statistical area (MSA) for that period was significantly higher. The same holds true for multifamily housing permits, indicating that the majority of new residential growth in the Lynchburg MSA has been outside the City.

U.S. Census figures show that the number of actual housing units (occupied and vacant) in the City increased only 1.5% from 27,233 in 1990 to 27,640 in 2000. Most of these units are owner-occupied units. A closer look at family versus nonfamily households reveals that the number of family households is decreasing, while the number of nonfamily households is on the rise. Nonfamily households include people living alone. Between 1990 and 2000, the number of family households decreased about 5% (from 16,380 to 15,588), whereas the number of nonfamily households increased almost 13% (from 8,763 to 9,889).

To encourage higher rates of homeownership among low- and middle-income residents, the City should continue to foster, and where possible expand, relationships with local lenders to develop partnerships for first time home purchasers. Other recommendations include creating a program of incentives for purchasing homes and providing support to not-for-profit housing providers that support such efforts.

At the same time, the City should evaluate available rental housing opportunities. One of the concerns expressed by members of the City Council and others is the proliferation of rental housing, some of which is so poorly managed that it damages the integrity of the neighborhood in which it is located. Such poorly managed rentals also taint the reputation of all rental housing in the City. By establishing partnerships with landlords, the City can explore the effectiveness of incentives that encourage the rehabilitation of older rental properties, or it could develop an awards program to recognize quality rehabilitation and maintenance of rental properties. Establishing a rental housing registration and inspection program

is another recommendation. Concern has also been expressed that special needs tenants, such as those with physical disabilities and those with limited incomes, have a particularly difficult time finding appropriate rental housing.

When considering the demand for housing and evaluating the City's position in the housing market, it is important to consider citywide demographics: age, income, and tenure (rent vs. own), for example, and to compare the demographics with housing available to meet the needs and desires of the consumer.

During the planning process, residents repeatedly emphasized that quality education is one of the most important factors in determining whether to live within the City or in the surrounding counties. An informational campaign that promotes the high quality of City schools and the high level of City services should be developed to improve the perception of the City's neighborhoods. The City should adopt a proactive approach by providing information about City neighborhoods to realtors and the human resource departments of businesses and industries.

The City should complete periodic updates to the Housing Market and Conditions Analysis completed during Phase I of this Plan, in order to understand the City's position in the regional housing market. Understanding the City's true competitive position will require working with the Lynchburg Redevelopment and Housing Authority, banking professionals, appraisers, and real estate professionals. The City, together with these groups, should develop a system to track housing values and conditions, code violations, and vacancies to determine neighborhood stability and to assist in setting priorities for code enforcement activities, neighborhood planning efforts, and public investment. That type of analysis would be greatly enhanced through an integrated City data system that linked the Tax Assessor's CAMA files and the GIS system, allowing data about vacancies, code enforcement issues, and so on, to be viewed spatially. The City should also conduct periodic surveys of homebuyers and renters in the region, such as the survey prepared by the University of Virginia's Center for Public Service, and perform a cost comparison of real estate taxes and public services between the City and the surrounding counties. This information should be used to improve the public's perception of the benefits of living in the City.

Protecting Traditional Neighborhoods

Traditional neighborhoods characteristically have a mix of housing types, are compact and walkable, and have narrow and connected streets that link parks and other compatible uses, such as schools and small-scale retail establishments. The character of the traditional neighborhood is attractive and visually interesting and the setting is more conducive to interacting with neighbors than conventional subdivision design. Traditional neighborhoods are attractive to potential homebuyers and treasured by long-term residents. Many of Lynchburg's older neighborhoods fit this pattern.

However, since shortly after World War II, new housing developments have been built according to a more "suburban" model. These conventional subdivisions are larger, have larger lots, and are not linked to surrounding developments, either residential or commercial. They are not connected by sidewalks either internally or to nearby retail areas or public amenities. There is a sense of separation from other areas and an inward focus to these subdivisions, rather than a feeling of inclusion in the city. While these subdivisions do offer larger lots and other amenities that appeal to some households, it is important that the City recognize the benefits of the traditional neighborhoods that form its core.

As the local and regional housing market adapts to meet the needs of a changing population, protecting the quality and character of the City's traditional neighborhoods will become critical. The City should take additional measures to ensure that any new development or redevelopment in traditional neighborhoods fits within the existing fabric of the community. Current regulations provide protection to properties located within historic districts; however, areas adjacent to historic districts are not protected from insensitive design or development.

About 47% of the Lynchburg's housing stock was constructed prior to 1950, and over 80% of those homes are found in traditional neighborhoods clustered around the central business district and along the corridors of 5th Street, 12th Street, and Rivermont Avenue.

The Plan Framework Map identifies the following as Neighborhood Conservation Areas:

- **Lower Rivermont Avenue Area** extending from the central business district north along Rivermont Avenue and including the traditional neighborhoods of Daniel's Hill and Rivermont.

- **5th Street Area** extending southwest from the central business district and including the traditional neighborhoods Garland Hill, Tinbridge Hill, College Hill, and portions of Dearington.

- **12th Street Area** extending southwest from the central business district to Kemper Street and including portions of the traditional neighborhoods of College Hill, Diamond Hill, Federal Hill, and Courthouse Hill.

- **Fort Avenue Area** extending west through the traditional neighborhoods of Miller Park and Fort Hill.

• **The Edgewood/Edinboro Area** near the intersection of Fort Avenue and Wards Road.

Additional guidance about the individual Neighborhood Conservation Areas is included in Chapter 4, Plan Framework.

To protect the character of our neighborhoods, to encourage new infill housing that respects the community's history and design character, and to stabilize and revitalize both neighborhoods and the specific Neighborhood Conservation Areas, the City should establish a new Traditional Residential Overlay District that requires new housing to respect the community's history and design characteristics. The City should also limit the conversion of single family homes into multifamily use. Efforts to consolidate parcels for larger-scale redevelopment efforts should be encouraged, where appropriate, to enable developers to provide a variety of housing types to meet the needs of residents of all income levels.

Using the Tax Assessor data on the age of residential structures, a preliminary definition of areas that should be considered for the Traditional Residential Overlay District includes neighborhoods with housing built on small lots constructed prior to 1950. Neighborhoods such as Sandusky, Richland Hills, Miller Park, Fort Hill, Perrymont, and others are now at a critical stage. Many of the initial owners who bought homes in these neighborhoods are moving out and care must be taken to ensure that the neighborhoods are preserved. While many of the homes in these neighborhoods have been lovingly cared for by their owners, others have been rented or not maintained. Some of these homes are older and more dated. The City needs to both encourage continuing homeownership and to be extra careful that any rentals are maintained to the same standards as owner-occupied homes. This overlay district should also provide opportunities for housing in neighborhoods adjacent to the downtown.

As part of an effort to encourage a range of housing types in various locations to satisfy market demand, accessory dwellings and housing above retail establishments should also be permitted in appropriate locations.

Improving Housing Conditions

The City needs to take an active role in encouraging the improvement of older housing within the City through loans, tax abatements and/or credits that make renovations more feasible. The housing stock in Lynchburg presents both challenges and opportunities to potential homebuyers. Over half of the City's single family dwellings are between 1,000 and 2,000 sq. ft. in size, and about 20 percent are less than 1,000 sq. ft. in size. The majority of homes less than 1,000 sq. ft. are found within the traditional neighborhoods mentioned above. Many potential homebuyers, especially families, are searching for homes with two full baths, large updated kitchens, and three bedrooms; criteria not easily found within the City's housing stock. To address this issue, the City should develop a program to encourge the renovation of outdated housing that reviews loan programs with lenders, works with builders and financial institutions in sponsoring workshops on modernizing and making appropriate upgrades and additions to homes to meet today's standards, and develops guides on the steps involved in renovation or rehabilitation efforts. Improving the process to clear property liens and establish clear title for older housing stock may accelerate improvements in housing conditions.

A significant issue raised during the Housing Focus Group meetings and Public Workshops is the negative impact of poorly maintained, vacant, abandoned, and deteriorating homes. Several participants in these public forums associated abandoned houses with illicit behavior and safety concerns, and favored increased action/enforcement against severely deteriorated property.

To address those concerns, and to improve safety and security in all neighborhoods, the City should take aggressive action on deteriorated, vacant, and abandoned properties by:

- Expanding programs to encourage owners to fix up deteriorated property through "Spot Blight" procedures, focusing on the neighborhoods at greatest risk;

- Enforcing code regulations and supporting increased penalties for owners of abandoned property who do not maintain their property, as well as continuing to post signs and publish lists of owners of abandoned, dilapidated, or tax delinquent property;

- Using the demolition program to remove qualifying dilapidated structures while also waiving demolition fees and liens for redevelopment projects;

- Establishing a Vacant Housing Coordinator to assist owners in selling or rehabilitating properties; and

- Creating a Vacant Housing Registration Program that establishes a database of available housing units.

Mixed Use Residential Development

According to *Better Models for Development in Virginia*, 86% of consumers would prefer to shop in a village center with a mix of stores and civic buildings, rather than at a strip shopping center. Traditional neighborhoods were designed in this way using a village concept with residential structures supporting a mix of uses to meet the daily needs of residents. Lynchburg's original downtown followed this

pattern; a central area where people lived, shopped, and worked. Several mixed use neighborhoods in Lynchburg continue to be vibrant or are returning to their former vibrancy, including the Rivermont neighborhood, along Rivermont Avenue near Riverside Park, and the Downtown with its new civic uses (Amazement Square and the Academy of Music) and the new residential rehabilitation project, Riverviews. Other cities and urban counties have seen their urban mixed use neighborhoods blossom in recent years, including Old Town and Del Ray in the City of Alexandria, Shirlington and Clarendon in Arlington County, and the Ghent/Colley Avenue neighborhood in Norfolk. New mixed use traditional neighborhood developments are also becoming popular in Virginia. Examples include Lynchburg's own Wyndhurst; Belmont Forest, South Riding and Brambleton in Loudoun County; Reston Town Center in Fairfax County; and Warrington Hall in Chesapeake.

A mixed-use block in Downtown Lynchburg. Offices and residences are located above ground floor retail.

The City should continue to promote the creation of mixed use residential communities in the following Planned Development Areas on the Plan Framework Map:
- Cheese Creek Planned Development Area
- Wyndhurst Planned Development Area
- Greenview Planned Development Area
- Candlers Mountain Planned Development Area

With the exception of the Wyndhurst Planned Development Area, which is currently platted and under construction, and portions of the Cheese Creek Planned Development Area, the other Planned Development Areas represent large tracts of developable land. The City should promote the use of its current Traditional Neighborhood Development (TND) ordinance in these areas to encourage coordinated planning, to protect important natural resources, and to promote the efficient use of the remaining open land resources within the City. A mix of uses should be encouraged, including a variety of housing types,

neighborhood parks and gathering places, low intensity commercial and office uses, and resource conservation areas.

Special Needs Housing

According to the U.S. Census, the population of Lynchburg decreased by 780 people or 1.18 percent between 1990 and 2000. The City's population is aging in place, with over 25% between the ages of 35 and 54 and over 16% 65 years of age or older. Supporting the housing needs of special populations, including the elderly and the physically and mentally challenged, is a critical factor in the health of the City's housing market. Without sufficient amounts and types of housing suitable for the elderly, many current residents would have to relocate; the City would lose people who, in many cases, have lived here for all or most of their lives. Similarly, without housing for the physically and mentally challenged, families would have to relocate to another locality where those needs could be met. The City should either establish a task force of elder service associations and housing providers that would review retirement and assisted living needs in the region or assign this task to the Neighborhood Partnership. The City should also develop appropriate outreach programs to address maintenance issues and promote assistance programs for users of special needs housing. Neighborhoods with concentrations of elderly residents would benefit from an "age in place" program that worked with these residents to find housing solutions that would allow them to stay within their homes or neighborhoods—or age in place. The City also needs to work with lenders to educate elderly homeowners about maintenance and reinvestment opportunities.

As the City considers the housing needs of special populations, it will be important to emphasize the role and proximity of mass transit and social services. The City should use a mix of funding possibilities, including Community Development Block Grants (CDBG) and state and federal programs to promote the rehabilitation of owner-occupied and rental units for use by physically and mentally challenged residents.

Goals, Objectives & Strategies

Goal 1. Conserve, stabilize, and revitalize the City's neighborhoods.

Objective 1.A. **Neighborhood Partnership.** Improve neighborhood livability by increasing levels of cooperation and collaboration among residents, City departments, public agencies, local businesses, and private housing providers.

1) Under the direction of the City Manager, establish an Ad Hoc Neighborhood Task Force to develop recommendations for the establishment of a public or public-private organization (the "Neighborhood Partnership") to address neighborhood issues and promote the development of housing stock to meet the City's goals. The Task Force's work should be completed within one year.

2) When the Neighborhood Partnership is established, clearly set out its responsibilities to include such activities as the following:

a) Provide technical support and assistance to neighborhood organizations.

b) Serve as a bridge between residents and local, state, and federal agencies.

c) Assist City staff in preparing community-based plans for City neighborhoods, as identified on the Plan Framework Map.

d) Increase awareness of neighborhood and housing issues and opportunities for investment in the City's older neighborhoods.

e) Increase the capacity and effectiveness of the City's Code Enforcement Task Force.

f) Develop an outreach program to engage long-time residents and newcomers in ongoing discussions concerning neighborhood quality and the potential impediments to retention and reinvestment.

g) Encourage private sector support for neighborhood organizations and nonprofit housing providers.

h) Identify public amenities and services required to support neighborhood livability, including parks, streets, and other public infrastructure.

i) Ensure the ongoing engagement of residents in all aspects of planning, policy making, and capital improvement programming for City neighborhoods.

j) Identify vacant or underdeveloped sites appropriate for housing development or redevelopment.

3) Seek financial and in-kind support for the work of the Partnership from local institutions, businesses, and for profit and nonprofit housing providers.

4) Expand existing programs that ensure middle-income housing in the City is competitive in the regional housing market.

Objective 1.B. **Housing Analysis.** Increase the City's capacity to monitor housing market conditions and trends.

1) Support the development of a program to assess the competitive position of City housing markets; monitor and analyze demographic and market data (HMDA, sales data); and hold periodic meetings with sales, appraisal, and banking professionals and recent arrivals in the City.

2) Develop a system to track housing values and conditions, code violations, and vacancies to determine the relative stability of neighborhoods and assist in setting priorities for the completion of neighborhood plans and the targeting of public investment and code enforcement activities.

3) Conduct periodic surveys of renters and homebuyers in the region to determine housing preferences and perceived barriers to investment in the City.

4) Perform a cost comparison of real estate taxes and levels of public service between the City and surrounding counties.

Objective 1.C. **Institutions.** Maximize positive and minimize negative impacts that local institutions, including places of worship, private schools, colleges and universities, and health care facilities, have on neighborhoods.

1) Encourage all institutions to prepare master plans showing the location of current facilities, as well as intended expansions and impacts on surrounding neighborhoods of both buildings and outdoor areas for parking, recreational facilities, and other uses.

2) Encourage all institutions to work with surrounding neighborhoods to ensure that the master plans have neighborhood support.

3) Develop criteria to be incorporated into the City's development regulations that will identify activities that will have unacceptable impacts on the surrounding neighborhoods, such as outdoor lighting that shines into nearby homes, outdoor recreational areas that bring sources of noise close to nearby homes, unattractive parking lots, and demolition of houses that damage the character of the neighborhood and/or affect the City's tax base.

Objective 1.D. **Identity.** Strengthen the identity of all neighborhoods within the fabric of the larger community.

1) Install attractive identification signs at neighborhood entries, as demonstrated by the signs for the Tinbridge Hill Neighborhood.

2) Improve landscaping of public properties and rights-of-way within and adjacent to neighborhoods.

3) Support the establishment of an "adopt a neighborhood" program, which would allow businesses and organizations to coordinate regular cleanups.

Objective 1.E. **Amenities.** Improve connections between neighborhoods, parks, natural areas, schools, and other amenities.

1) Explore making schools available for use by the public and neighborhood organizations.

2) Research alternatives for addressing maintenance, liability, and other issues that serve as obstacles to shared facilities.

3) Improve pedestrian facilities connecting residential areas with parks, schools, and other public amenities.

Objective 1.F. **Safety and Security.** Improve safety and security in all neighborhoods.

1) Incorporate Crime Prevention through Environmental Design (CPTED) principles in all neighborhood-based planning efforts and in the design of public facilities.

2) Incorporate fire-safe designs for structures and materials used in the design of public facilities.

3) Support ongoing efforts to establish and strengthen Neighborhood Watch programs.

4) Ensure close cooperation with the Lynchburg Police Department.

5) Explore design (e.g., traffic calming) and enforcement strategies to ensure safe pedestrian and vehicular travel.

6) Identify, develop, and implement programs to combat disruptive personal behavior, including loitering, public drunkenness, and vandalism.

Objective 1.G. **Regional Positioning.** Improve local and regional perceptions of neighborhoods and housing through increased communications.

1) Develop an informational campaign promoting the quality of City schools and services and the unique qualities of City neighborhoods.

2) Provide information regarding City neighborhoods and public services/amenities (including schools) to realtors and human resources departments of current businesses and industries so it can be provided at the earliest possible time to employees relocating to Lynchburg.

3) Work with realtors to promote older neighborhoods and inform potential residents of the applicable design guidelines and regulations.

Goal 2. Promote the construction of new housing and rehabilitation of existing housing to satisfy the demands of an increasingly diverse local and regional housing market.

Objective 2.A. **Infill Housing Development.** Encourage construction of new, sensitively designed housing that blends into mature neighborhoods.

1) Develop a new Traditional Residential Overlay District that permits, in Neighborhood Conservation Areas as identified on the Plan Framework Map and other areas where appropriate, new housing that respects the community's history and design character and limits the conversion of single family homes into multifamily uses.

2) Assist developers with land assembly for larger-scale residential redevelopment efforts.

3) Consider improving public infrastructure without charge to affordable housing development.

Objective 2.B. **Housing Rehabilitation.** Develop programs and policies that encourage the improvement of older housing.

1) Improve existing programs of financial incentives—including loans, tax abatements, or credits—to encourage renovation and rehabilitation of older homes.

2) In collaboration with local lenders and the building industry, develop a program to address the renovation of obsolescent (or dated) housing.

　　a) Review home improvement loan products with local lenders.

　　b) In collaboration with local builders and financial institutions, sponsor homeownership workshops on modernizing existing housing to meet modern day living needs such as additional bedrooms, upgraded kitchens, and updated bathrooms.

　　c) Simplify the rehabilitation process for homeowners by developing guides on what is involved in renovation/rehabilitation; the approximate costs of various types of renovation; sources of financing; where to find contractors, permits, and other City requirements; and where to find assistance and answers to questions.

3) Support efforts to revise state building codes to remove impediments to rehabilitation and renovation of older properties.

4) Improve the process to clear liens and establish clear title for older housing stock.

Objective 2.C. **Deterioration, Vacancy, & Abandonment.** To improve housing conditions and avoid negative spillover effects, take aggressive action on deteriorated, vacant, and abandoned properties.

1) Continue and expand the use of "Spot Blight" condemnation procedures to encourage owners to fix up tax delinquent or severely deteriorated property, with the acquisition of such property by the City as the last resort.

2) Continue and expand programs to return condemned property to use (e.g., urban homesteading).

3) Expand the use of rigorous code enforcement to promote improvement to or sale of deteriorated properties.

4) Target the "Spot Blight" program for use in those neighborhoods at greatest risk of experiencing disinvestments and housing stock deterioration.

5) Use the City's demolition program to remove dilapidated structures that: a) are poor candidates for rehabilitation or renovation, b) are degrading livability in otherwise stable areas, and/or c) permit land assembly for redevelopment.

6) Continue and expand the program of posting signs and publishing lists of owners of dilapidated, abandoned, or tax delinquent properties.

7) Investigate state enabling legislation for a two-tier tax system that charges high rates for vacant and abandoned properties and includes tax breaks or credits for rehabilitated properties.

8) Assign staff in the Planning Department or the Redevelopment and Housing Authority to serve as a Vacant Housing Coordinator to help owners find ways to sell or rehabilitate vacant properties.

9) In conjunction with local nonprofits and colleges and universities, establish a Vacant Housing Registration Program to collect fees to support the creation of a Vacant Building Information System database that identifies available housing units and is accessible through the City's web site.

10) Work with the Court system to impose harsher penalties for owners of abandoned property who do not maintain their property.

11) Continue to waive demolition fees and liens for redevelopment projects, as necessary.

Objective 2.D. **Rental Housing.** Evaluate and address the availability, affordability, and quality of all types of rental housing. The intent of this objective and strategies is to improve the quality of rental

housing so that it is not detrimental to neighborhoods and the City as a whole.

1) Establish public-private partnerships with landlords to improve the quality of rental housing serving low- and moderate-income residents.

   a) Explore the feasibility of providing local tax abatements or other incentives to encourage the rehabilitation of older rental properties.

   b) Invite absentee owners to participate in neighborhood planning efforts.

   c) Consider developing a recognition or awards program that recognizes quality rehabilitation and maintenance of rental properties.

2) Establish a rental housing registration and inspection program to be implemented over the next five years.

Objective 2.E. **Homeownership Opportunities.** Encourage higher rates of homeownership among low- and middle-income residents.

1) Develop bank and realtor partnerships to facilitate first-time home purchases.

2) Work with local lenders to determine the feasibility of a retention loan program that targets the needs of homeowners who have been leaving the City.

3) Develop a program of incentives and financing to enable low-income households to become homeowners.

4) Provide support to not-for-profit providers of housing for first-time homebuyers.

5) Work with the Virginia Housing and Development Authority to expand the supply of subsidized mortgages for low-income homebuyers.

6) Monitor and increase flow of Virginia Housing and Development Authority mortgage monies.

Objective 2.F. **Special Needs Housing.** Recognize the housing needs of special populations (e.g., the elderly, the physically and mentally challenged) and encourage the provision of housing for these populations in all neighborhoods, especially where transportation and support services are available.

1) Establish a Task Force of elder service associations and housing providers to review retirement and assisted living needs in the region, and to develop outreach initiatives to raise awareness of maintenance issues and available assistance programs.

2) Explore the feasibility of developing "age-in-place" programs for neighborhoods with a high concentration of elderly residents.

3) To encourage maintenance and reinvestment, work with lenders to educate elderly homeowners about reverse annuity mortgages, home equity loans, and home improvement loans.

4) Promote the adaptive rehabilitation of owner-occupied and rental units for use by physically and mentally challenged residents through the use of Community Development Block Grants (CDBG) and other funds from state and federal programs.

5) Work with the Redevelopment and Housing Authority and social service providers to assess the needs of the City's homeless population.

6) Identify and document the region's role in providing affordable and special needs housing.

Objective 2.G. **Employer-Assisted Housing.** Explore opportunities regarding employer-assisted housing programs.

1) Encourage major employers to develop programs to help the City inform employees about housing opportunities and housing assistance within the City.

Goal 3. Promote the creation or re-creation of mixed use residential communities that incorporate a mix of housing types with pedestrian-oriented streets, small-scale neighborhood oriented office and commercial uses, and neighborhood parks and squares.

Objective 3.A. **Residential Mixed Use Zones.** Develop new or amend existing development regulations to promote the development of high quality, neighborhood scale, mixed use districts and developments at appropriate locations.

1) Promote traditional neighborhood mixed use developments, as permitted by the City's Traditional Neighborhood Development Zoning District, in the Cheese Creek and Greenview Residential MXDs shown on the Future Land Use Map.

Objective 3.B. **Housing Types.** Encourage a range of housing types in appropriate locations.

1) Permit the construction of accessory dwellings in single family districts consistent with standards addressing such issues as maximum unit size, adequacy of on-site or on-street parking, entry location, tenancy, and any other necessary factors.

2) Promote the use of upper floors above retail space for housing.

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